Remarks

The Office Action mailed July 26, 2006, has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-33 and 39-42 are pending in this application. Claims 1-33 and 39-42 stand rejected. Claims 34-38 and 43-45 were previously cancelled.

In accordance with 37 C.F.R. 1.136(a), a two-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated July 26, 2006, for the above-identified patent application from October 26, 2006, through and including December 26, 2006. In accordance with 37 C.F.R. 1.17(a)(3), authorization to charge a deposit account in the amount of $450.00 to cover this extension of time request also is submitted herewith.

The rejection of Claims 1-33 and 39-44 under 35 U.S.C. § 112, first paragraph, for failing to comply with the enablement requirement is respectfully traversed. Applicants, however, have amended Claims 1, 11, 21, 26, 30, and 39. Claims 1, 11, 21, 26, 30, and 39 now include recitations directed to describing "active" and "inactive" customers. Claims 2-10, 12-20, 22-25, 27-29, 31-33, and 40-42 depend from Claims 1, 11, 21, 26, 30, and 39. Claims 43 and 44 have been previously cancelled. Accordingly, Applicants submit that Claims 1-33 and 39-44 satisfy section 112, first paragraph. For at least the reasons set forth above, Applicants respectfully request that the rejection of Claims 1-33 and 39-44 under 35 U.S.C. § 112, first paragraph, be withdrawn.

The rejection of the Claims under 35 U.S.C. § 101 for lacking a concrete result is respectfully traversed. As stated above, Applicants have amended Claims 1, 11, 21, 26, 30, and 39 to include recitations directed to describing "active" and "inactive" customers. Claims 2-10, 12-20, 22-25, 27-29, 31-33, and 40-42 depend from Claims 1, 11, 21, 26, 30, and 39. Claims 43 and 44 have been previously cancelled. Accordingly, Applicants submit that Claims 1-33 and 39-44 satisfy section 101. For at least the reasons set forth above, Applicants respectfully request that the Section 101 rejection of Claims 1-33 and 39-44 be withdrawn.

The rejection of Claims 1-33 and 39-42 under 35 U.S.C. § 103(a) as being unpatentable over Gary Saarenvirta's "Data Mining for Direct Mail: A Lesson in Predictive Modeling" ("Saarenvirta"), and further in view of Anderson et al. (U.S. Patent No. 6,078,892) ("Anderson") and Blume et al. (U.S. Patent No. 6,839,682) ("Blume") is respectfully traversed.

Applicants respectfully submit that none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest the claimed invention. As discussed below, at least one of the differences between the cited references and the present invention is that no combination of Saarenvirta, Anderson, and Blume describes or suggests a method for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads are provided to the dealers by a business entity engaged in a business of providing financing, wherein the method includes *providing financing for one or more dealers to a customer from a customer lead list that purchases a product from one or more dealers wherein the financing is provided by the business entity.* (Emphasis added.)

Moreover, no combination of Saarenvirta, Anderson, and Blume describes or suggests a method that includes *a propensity model that includes an early termination model and a cross-selling model,* the *early termination model for predicting a probability of early termination of a loan by the one or more customers* wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan. (Emphasis added.)

Furthermore, no combination of Saarenvirta, Anderson, and Blume describes or suggests a method that includes applying an activation model and a timing model to one or more customers stored within the database, the *activation model for predicting a probability of activating the one or more customers* stored within the database *including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer,* and *the timing model for predicting when the customers will accept the offer.* Further, no combination of Saarenvirta, Anderson, and Blume describes or suggests a method that includes *an inactive customer that is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product.*

Moreover, no combination of Saarenvirta, Anderson, and Blume describes or suggests a method that includes *an active customer that is a customer that is currently a party to a loan used for purchasing a product from a dealer.* (Emphasis added.)

In addition, no combination of Saarenvirta, Anderson, and Blume describes or suggests a method that includes generating for the business entity a *customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model*, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer. (Emphasis added.)

Saarenvirta describes a method for data mining to target customers for a direct-mail campaign by using a predictive model. Other models such as attrition, lifetime value, credit risk, and fraud may also be used to mine data to target customers. The method using a predictive model includes establishing business requirements; designing a campaign; targeting a mailing; designing a mailing piece; designing the campaign's execution; implementing the campaign; tracking the results; and analyzing the results. During the design of the execution, the model gives each customer a score indicating that customer's probability of responding. Determining the predictive model that the method will use includes the steps of: data selection, data preparation, feature selection, model building and testing, results analysis, population stability testing, and model application. In the data selection step, a customer universe is chosen, typically made up of active customers and the customers' purchase and demographic information.

Anderson describes a method for retrieving customer lead information from a marketing database. The method includes, as an initial step, assigning scores to customer records in the database. Each of the scores is computed based on a comparison between information in a respective one of the customer records and the product of interest, which scores are then assigned as a quantitative indication of a likelihood of a match between the records and the product. Sales agents may then customize the method by specifying zero or more preferences reflecting the type

of customer that they would like to do business with, e.g., if the agent likes to work with persons of a particular age he may enter an appropriate age range as a preference. After these steps, the method includes searching the database to locate, as a collection of records, customer records which satisfy the one or more preferences specified. The records in the collection are then ordered based on the scores assigned to them in the initial step, and then a predetermined number of them (e.g., the highest-scored records) are output to identify the best customer leads for the product specified and the preferences given. The agent then may select those records which he would like to pursue.

Blume describes predictive modeling of consumer financial behavior using supervised segmentation and nearest-neighbor matching. The method determines likely responses to particular marketing efforts. The method includes applying consumer transaction data to predictive models associated with merchant segments. The merchant segments are derived from the consumer transaction data based on co-occurrences of merchants in sequences of transactions. Merchant vectors represent specific merchants, and are aligned in a vector space as a function of the degree to which the merchants co-occur more or less frequently than expected. Consumer vectors are developed within the vector space, to represent interests of particular consumers by virtue of relative vector positions of consumer and merchant vectors. Various techniques, including clustering, supervised segmentation, and nearest-neighbor analysis, are applied separately or in combination to generate improved predictions of consumer behavior.

Claim 1 recites a method for generating customer leads for use by dealers attempting to sell a product to a plurality of customers using a computer coupled to a database, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the method including the steps of, "storing customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product . . . applying propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one

or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer . . . applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . generating for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . providing the customer lead list to one or more dealers . . . and providing financing for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers, the financing provided by the business entity."

None of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest the method recited in Claim 1. More specifically, none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest a method for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads are provided to the dealers by a business entity engaged in a business of providing financing, wherein the method includes *providing financing for one or more dealers to a customer from a customer lead list that purchases a product from one or more dealers wherein the financing is provided by the business entity.* (Emphasis added.)

Moreover, none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest a method that includes *a propensity model that includes an*

early termination model and a cross-selling model, the *early termination model for predicting a probability of early termination of a loan by the one or more customers* wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan. (Emphasis added.)

Furthermore, none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest a method that includes applying an activation model and a timing model to one or more customers stored within the database, the *activation model for predicting a probability of activating the one or more customers* stored within the database *including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer,* and *the timing model for predicting when the customers will accept the offer.* (Emphasis added.)

Further, none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest a method that includes *an inactive customer that is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product; or an active customer that is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers.* (Emphasis added.)

In addition, none of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest a method that includes generating for the business entity a *customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model*, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer. (Emphasis added.)

Although Saarenvirta describes a method for data mining to target customers by using a predictive model, Saarenvirta does not describe or suggest applying propensity models that include an early termination model and a cross-selling model wherein the early termination

model is for predicting a probability of early termination of a loan by the one or more customers, and the cross-selling model is for predicting a probability of cross-selling to a predicted early termination customer. In fact, Saarenvirta does not mention loans of any kind. Moreover, Saarenvirta does not describe or suggest applying an activation model and a timing model, wherein the activation model is for predicting a probability of activating the one or more customers, including a likelihood that an inactive customer will become an active customer, and the timing model is for predicting when the customers will accept the offer. Furthermore, Saarenvirta does not describe an active customer as a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers, and an inactive customer as a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product.

Anderson describes a method for retrieving customer lead information from a marketing database, and Blume describes predictive modeling of consumer financial behavior, but neither Anderson nor Blume, considered alone or in combination make up for the deficiencies of Saarenvirta. More specifically, none of Saarenvirta, Anderson, and Blume, alone or in combination, describe or suggest *providing financing for one or more dealers to a customer from a customer lead list that purchases a product from one or more dealer where the financing is provided by the business entity* as recited in Claim 1. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Saarenvirta, further in view of Anderson and Blume.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 1 be withdrawn.

Claims 2-10 depend from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2-10 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 2-10 are also patentable over Saarenvirta, further in view of Anderson and Blume.

Claim 11 recites a system for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a

business entity engaged in a business of providing financing, the system including, "one or more databases of customer information, the customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product . . . a server comprising a plurality of models including propensity models, an activation model, and a timing model, wherein the propensity models include at least one of an early termination model and a cross-selling model . . . a network . . . and at least one computer connected to said server via said network, said server configured to . . . apply the propensity models to one or more customers stored within the database, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . apply an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer . . . generate for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . provide the customer lead list to one or more dealers . . . and determine that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers."

Claim 11, as herein amended, recites a system comprising, among other things, a server configured to perform steps essentially similar to those recited in Claim 1. Thus, it is submitted that Claim 11 is patentable over the combination of Saarenvirta with Anderson and Blume for reasons that correspond to those given with respect to Claim 1.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 11 be withdrawn.

Claims 12-20 depend from independent Claim 11 which is submitted to be in condition for allowance. When the recitations of Claims 12-20 are considered in combination with the recitations of Claim 11, Applicants submit that dependent Claims 12-20 are also patentable over Saarenvirta, further in view of Anderson and Blume.

Claim 21 recites a computer for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the computer having a processor and a display, the computer coupled to a database, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the computer programmed to, "store customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product . . . apply propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . apply an activation model and a timing model to one or more customers stored within the database, the activation model for

predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer . . . generate for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . and determine that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers."

Claim 21, as herein amended, recites a computer programmed to perform steps essentially similar to those recited in Claim 1. Thus, it is submitted that Claim 21 is patentable over the combination of Saarenvirta with Anderson and Blume for reasons that correspond to those given with respect to Claim 1.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 21 be withdrawn.

Claims 22-25 depend from independent Claim 21 which is submitted to be in condition for allowance. When the recitations of Claims 22-25 are considered in combination with the recitations of Claim 21, Applicants submit that dependent Claims 22-25 are also patentable over Saarenvirta, further in view of Anderson and Blume.

Claim 26 recites a database for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the database including, "data corresponding to customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party

to a loan for financing the purchased product . . . data corresponding to applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . data corresponding to applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer . . . data corresponding to generating for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . and data corresponding to determining that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers."

Claim 26, as herein amended, recites a database including data corresponding to steps essentially similar to those recited in Claim 1. Thus, it is submitted that Claim 26 is patentable over the combination of Saarenvirta with Anderson and Blume for reasons that correspond to those given with respect to Claim 1.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 26 be withdrawn.

Claims 27-29 depend from independent Claim 26 which is submitted to be in condition for allowance. When the recitations of Claims 27-29 are considered in combination with the recitations of Claim 26, Applicants submit that dependent Claims 27-29 are also patentable over Saarenvirta, further in view of Anderson and Blume.

Claim 30 recites a computer program embodied on a computer readable medium for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the program including at least one code segment that prompts a user to input customer information and then, "stores the customer information within a database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product . . . applies propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . applies an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer . . . generates for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer

satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . and determines that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers."

Claim 30, as herein amended, recites a computer program embodied on a computer readable medium for generating customer leads for use by dealers attempting to sell a product to a plurality of customers that includes at least one code segment programmed to perform steps essentially similar to those recited in Claim 1. Thus, it is submitted that Claim 30 is patentable over the combination of Saarenvirta with Anderson and Blume for reasons that correspond to those given with respect to Claim 1.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 30 be withdrawn.

Claims 31-33 depend from independent Claim 30 which is submitted to be in condition for allowance. When the recitations of Claims 31-33 are considered in combination with the recitations of Claim 30, Applicants submit that dependent Claims 31-33 are also patentable over Saarenvirta, further in view of Anderson and Blume.

Claim 39 recites apparatus for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the apparatus including, "means for storing customer information within a database, the customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product . . . means for applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers

wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer . . . means for applying an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers . . . means for generating for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer . . . means for delivering the customer lead list to at least one dealer . . . and means for determining that financing is to be provided by the business entity for the at least one dealer to a customer from the customer lead list that purchases a product from the at least one dealer."

Claim 39, as herein amended, recites an apparatus for generating customer leads that includes means for performing steps essentially similar to those recited in Claim 1. Thus, it is submitted that Claim 39 is patentable over the combination of Saarenvirta with Anderson and Blume for reasons that correspond to those given with respect to Claim 1.

For at least the reasons as set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 39 be withdrawn.

Claims 40-42 depend from independent Claim 39 which is submitted to be in condition for allowance. When the recitations of Claims 40-42 are considered in combination with the

recitations of Claim 39, Applicants submit that dependent Claims 40-42 are also patentable over Anderson in view of Blume.

In addition, Applicants also respectfully submit that the Section 103 rejection of Claims 1-33 and 39-42 is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Saarenvirta using the teachings of Anderson and Blume. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combinations. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither suggestion nor motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

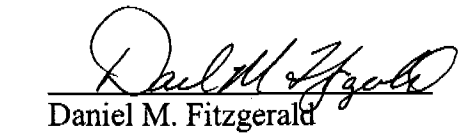
None of Saarenvirta, Anderson, and Blume, considered alone or in combination, describe or suggest the combination(s) in Claims 1-33 and 39-42. Rather, the Section 103 rejection of Claims 1-33 and 39-42 appears to be based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Since there is neither teaching nor suggestion for the combination of Saarenvirta with Anderson and Blume, the Section 103

rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason also, Applicants request that the Section 103 rejection of Claims 1-33 and 39-42 be withdrawn.

For at least the reasons set for above, Applicants respectfully request that the Section 103 rejection of Claims 1-33 and 39-42 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



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